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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	Part 1: Identify Yourself							
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):							
Your full name Germel								
First name	First name							
Write the name that is on your government-issued								
picture identification (for Middle name	Middle name							
example, your driver's license or passport Ross Last name	Last name							
Last name	Last Halle							
Bring your picture identification to your Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)							
meeting with the trustee.								
2. All other names you								
have used in the last First name	First name							
8 years Middle name	Middle name							
Include your married or	Middle haine							
maiden names. Last name	Last name							
First name	First name							
Middle name	Middle name							
Last name	Last name							
3. Only the last 4 digits of your Social XXX - XX- 5054	XXX - XX-							
Security number or OR federal Individual	OR							
Taxpayer 0 yy - yy-	9 xx - xx-							
Identification number (ITIN)								

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Debtor 1 Germel First Name	HOSS Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	747 Grant, 1c Number Street	Number Street
	Chicago Heights Illinois 60411 City State Zip Code	City State Zip Code
	Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ✓ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Germel	Ros		Case number (if kno	wn)
	First Name	Middle Name Last	Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of Bankruptcy (Form B2010)). Also, go to Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you may cashier's check, or money order may pay with a credit card or climated in the control of the co	ay pay. Typically, if your attorney is heck with a pre-printe ments. If you choose Fee in Installments (O ed (You may request to, waive your fee, anolies to your family signst fill out the Application.	ou are paying the submitting your ed address. this option, sign fficial Form 103, this option only d may do so only ze and you are u	he clerk's office in your local court for efee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a yif your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	ment About an Eviction		you want to stay in your residence? t You (Form 101A) and file it with

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Ross Debtor 1 Germel __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Germel Ross Case number (if known) Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Ross Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Germel Ross Signature of Debtor 1 Signature of Debtor 2 Executed on _ 9/11/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Germel		Ross	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, o	13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice real	uired by 11 U.S.C. § 342	(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	_			and med man and political to meet out
need to file this page.	/s/ Pellumb Hoxha		Date	9/11/2017
. 0	Signature of Attorney f	for Debtor		M / DD / YYYY
	Signature of Attorney i	of Bestor		
	Pellumb Hoxha			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	-			
	Chicago		llinois	60643
	City	,	State	Zip Code
	Contact phone		Email address	phoxha@semradlaw.com
	=			
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Germel		Ross					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Giaic)					

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$950.00 ——————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$950.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$808.30
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,878.00
Your total liabilities	\$9,686.30
Part 3: Summarize Your Income and Expenses	
1. Schedule I: Your Income (Official Form 106I)	\$2.250.00
Copy your combined monthly income from line 12 of Schedule I	\$2,250.00
5. Schedule J: Your Expenses (Official Form 106J)	\$2,040.00

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Ross Debtor 1 Germel _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,459.33 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$808.30 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$808.30

9g. Total. Add lines 9a through 9f.

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Fill in this	informa	ation to identify your c	ase:							
Debtor 1		Germel			Ross	,				
Debtor 1	-	First Name	Middle N	ame		Name				
Debtor 2 (Spouse, if fi	iling)	First Name	Middle N	ame	Last	Name				
United Sta	ates Bar	nkruptcy Court for the:	Northern		District of					
Case num	nber					(State)				
(If known)									Check if this is an	
Officia	al Fo	rm 106A/B							amended filing	
Sche	dule	A/B: Prope	rty						12/1	
category responsib write you	where y le for so name	you think it fits best. E upplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very	curate as poss is needed, atta question.	e. If an asset fits in mo ible. If two married pe ach a separate sheet to Estate You Own or	ople are o this fo	filing together, both a rm. On the top of any a	re equally	
	ı own o	or have any legal or ec	uitable interest i	n an	residence, bu	ilding, land, or similar	property	/?		
✓	No. G	o to Part 2								
	Yes. W	here is the property?								
1.1				Wh	at is the proper Single-family ho	ty? Check all that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>	
	Street	address, if available, or	other description	П	Duplex or multi-	unit building			ims Secured by Property.	
	-				Condominium o	•		Current value of the entire property?	Current value of the portion you own?	
				Manufactured or mobile home						
	Numb	er Street		Н	Land Investment prop	nerty.		Describe the nature o	f your ownership	
				H	Timeshare	onty		interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code	H	Other				- Cotatoj, ii kilowiii	
				Who		st in the property? Che	eck	Check if this is co (see instructions)	mmunity property	
				Ш	Debtor 1 only					
					Debtor 2 only	obtor O only				
				Н	Debtor 1 and De	he debtors and another				
						you wish to add about	this ite	m, such as local		
If you	own or	have more than one, li	st here:							
				Wh		ty? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.2	Street	address, if available, or	other description	브	Single-family ho				ims Secured by Property.	
				Н	Duplex or multi- Condominium of	· ·		Current value of the	Current value of the	
				H	Manufactured o	•		entire property?	portion you own?	
				H	Land					
	Numb	er Street		Ħ	Investment prop	perty		Describe the nature of interest (such as fee s		
	City	State	Zip Code		Timeshare Other			the entireties, or a life		
				Who one		st in the property? Che	eck	Check if this is co (see instructions)	mmunity property	
					Debtor 1 only			ш		
				一	Debtor 2 only					
				d	Debtor 1 and De	ebtor 2 only				
					At least one of t	he debtors and another				
				Oth	or information	you wish to add about	this ito	m auch as least		

property identification number:

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Debtor 1	Germel	Ross Case nu	mber (if known)
		dle Name Last Name	
	et address, if available, or other descri	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
City	State Zip Coc	Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
		Other information you wish to add about this it	em, such as local
you ha	the dollar value of the portion you ve attached for Part 1. Write that r	own for all of your entries from Part 1, including any en number here. ▶	ntries for pages
ou own tl	nat someone else drives. If you lease ns, trucks, tractors, sport utility vehicl	e interest in any vehicles, whether they are registered a vehicle, also report it on Schedule G: Executory Contracts les, motorcycles	•
3.1	Model: Year:	Who has an interest in the property? Checone. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions)	Current value of the entire property? ———————————————————————————————————
3.2	Make Model: Year:	Who has an interest in the property? Checone. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
		Check if this is community property (se instructions)	e

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	Germel First Name	Middle Name	Ross Case num Last Name	ber (if known)	
3.3	Make Model:		Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	•
	Year:		Debtor 1 only	Creditors Who Have Cla	
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information.		At least one of the debtors and another		<u> </u>
			Check if this is community property (see instructions)		
3.4	Make		Who has an interest in the property? Check	Do not deduct secured	· ·
Model: Year: Approximate mi			one.	the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:	-	Debtor 1 only	Creditors vino Have Cia	airis secured by Proper
	Approximate inileage.		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		·
			Check if this is community property (see		
Exar		•	er recreational vehicles, other vehicles, and ac t, fishing vessels, snowmobiles, motorcycle accesso		
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other vehicles, and ac	Do not deduct secured the amount of any secu	red claims on <i>Schedul</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other vehicles, and act, fishing vessels, snowmobiles, motorcycle accessor. Who has an interest in the property? Check	ories Do not deduct secured	red claims on <i>Schedul</i> e
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	red claims on <i>Schedul</i> ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cle	red claims on <i>Schedul</i> ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedulaims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedul nims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cle Current value of the entire property? Do not deduct secured	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions.
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulaims on Schedulaims on Schedulaims on Schedulaims on Schedulaims on Schedulaims on Schedul
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Cle Current value of the entire property? Do not deduct secured	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I lired claims on Schedulaims on Sc
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 2 only Debtor 3 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 2 only Debtor 3 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secucered the amount of any secucered the entire property? Do not deduct secured the amount of any secucered the amount of any se	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 2 only Debtor 3 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the

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Ross Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... **Used Electronics** \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$950.00 for Part 3. Write that number here

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Ross Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Germel		Ross	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	Tir, Ernor, Reogn, 401(ny, 400(b)	, tillit savings account	s, or other perision or profit straining plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:	_		
		•			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Germel	MO Jan a Mar	Ross me Last Name	Case number (if known)	
24.	First Name	Middle Na		nder a qualified state tuition program.	
24.		(b)(1), 529A(b), and 529(b)		nder a quanned state tuition program.	
	No Ins				
25.	Trusts, equitable exercisable for y	-	operty (other than anything listed in I	ine 1), and rights or powers	
	No Yes. Describe				
	Tes. Describe				
26.			ecrets, and other intellectual propert proceeds from royalties and licensing a		
	✓ No				
	Yes. Describe				
27.		ises, and other general ir	=		
	Examples: Buildin	g permits, exclusive license	s, cooperative association holdings, liqu	or licenses, professional licenses	
	Yes. Describe				
	<u> </u>				
	·	•			
Mor	ney or property (owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property of	·			portion you own? Do not deduct secured
	Tax refunds owed	to you			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed No Yes. Give specabout the	to you ific information em, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owed No Yes. Give specabout the you alrea	to you		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed No Yes. Give speciabout the you alreated and the terminal support	to you cific information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spec about the you alrea and the terminal support Family support Examples: Past due	to you cific information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give specabout the you alreated the text of the second secon	to you cific information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give specabout the you alreated the text of the second secon	to you diffic information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give specabout the you alreated the text of the second secon	to you diffic information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed No Yes. Give specabout the you alreated the text of the second secon	to you diffic information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed ✓ No Yes. Give specabout the you alreated and the total support Examples: Past due ✓ No Yes. Give specabout the your alreated and the total support Examples: Past due ✓ No Yes. Give specabout the your alreated and the total support Examples: Past due ✓ No	to you cific information em, including whether dy filed the returns ax years	ousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed ✓ No Yes. Give spect about the you alreat and the first texamples: Past due ✓ No Yes. Give spect texamples: Other amounts so Examples: Unpaid	to you cific information com, including whether dy filed the returns ax years cor lump sum alimony, specific information	ousal support, child support, maintenan payments, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed ✓ No Yes. Give spect about the you alreat and the filter of the spect and the spect and the spect of the spect	to you cific information com, including whether dy filed the returns ax years cor lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed ✓ No Yes. Give spect about the you alreat and the to the spect and the second of	ific information em, including whether dy filed the returns ax years e or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Germel		Ross	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policie Examples: Health, disability, or I		avings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurance or of each policy and list its variety	ompany	mpany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liv property because someone has	ing trust, expect proc		y, or are currently entitled to receive	_
	✓ No Yes. Describe				
33.	Claims against third parties, Examples: Accidents, employment			a demand for payment	
	Yes. Describe				
34.	Other contingent and unliqui to set off claims	- dated claims of eve	ry nature, including counterc	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you did r	- not already list			
	Yes. Describe				
36.	Add the dollar value of all of for Part 4. Write that number				
Part	5: Describe Any Busines	s-Related Proper	ty You Own or Have an Ir	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have any legal	or equitable interes	st in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivable or comm	nissions you already	earned		or exemptions
	No Yes. Describe				
39.	Office equipment, furnishings Examples: Business-related con		dems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				
		_			

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Deb	tor 1 Germel		number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
40				
42.	Interests in partnership	os or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	70 Of Ownership.	
	information about them			
	шеш			
40				
43. 0	Customer lists, mailing l	ists, or other compilations		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 101(4	(A))?	
	— No			
	No No Descri			
	Yes. Descri	De		
44.	Any business-related p	roperty you did not already list		
	—			
	No			
	Yes. Give specific information			
	information		-	
				
				<u> </u>
				
				<u> </u>
				_
		l of your entries from Part 5, including any entries for pages you ha		
for Pa	art 5. Write that number	here		
Part	Describe Any Fa	rm- and Commercial Fishing-Related Property You Own o	r Have an Interest In.	
rait		nterest in farmland, list it in Part 1.		
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishing-rela	ted property?	
		, , , , , , , , , , , , , , , , , , , ,		Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Farm animals			or exemptions
47.	Examples: Livestock, po	ultry, farm-raised fish		
		•		
	No No Deceribe			
	Yes. Describe			

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Debt	or 1 Germel	No. 1 II. No.	Ross	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	_				
40	Farms and Sabinar anni-				
49.	Farm and fishing equip	oment, implements, machinery, fix	tures, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	_				
	No No Deceribe				
	Yes. Describe				
	L				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	√ No				
	Yes. Describe				
	-			-	
52. A	dd the dollar value of al	l of your entries from Part 6, inclu	ding any entries for page	es you have attached	
for Pa	ert 6. Write that number	r here			
				_	
	December All Due		overtin That Val. Did	Not List Above	
Part		perty You Own or Have an Int		NOT LIST ADOVE	
53.		perty of any kind you did not alrea s, country club membership	ay list?		
	✓ No				
	Yes. Give specific				
	information				
E4 A.	dd tha dallau valva af al	I of your outside from Dont 7. Weits	that woudan bara	•	
54. A	ud the donar value of a	Il of your entries from Part 7. Write	that number here		
Part 8	List the Totals of	Each Part of this Form			
	=			_	
55. F	art 1: lotal real estate	, line 2			
56 r	oart 2 total vehicles, lin	e 5			
_		nd household items, line 15	Φ050.00		
	-		\$950.00	<u> </u>	
58. P	art 4: Total financial as	sets, line 36		<u> </u>	
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54	·	_	
UZ. I	otai personai property.	Add lines 56 through 61	**************************************	Copy personal property total	+ \$950.00
				Copy personal property total	
					\$950.00
63. T	otal of all property on S	schedule A/B. Add line 55 + line 62.			

		Case 17-27	'116 E	Doc 1 Filed 0 Docu	9/11/1 ment	7 Entered 09 Page 20 of	9/11/17 16:0 72	3:12 D	esc Main	
Fill	in this infor	mation to identify you	ır case:							
Del	btor 1	Germel First Name		Middle Name	Ross Last I	Name				
	btor 2 ouse, if filing)	First Name		Middle Name		Name				
Un	ited States B	ankruptcy Court for th	ne: Northe	m [District of I					
	se number nown)					State)				
O	fficial	Form 1060	2				_		Check if this is a amended filing	ar
Sc	chedul	e C: The Pro	perty	You Claim a	s Exe	empt			04/1	16
For stat the tax und you	reach iten te a specif amount o -exempt re der a law t ur exempti rt 1: Iden Which set	n of property you of ic dollar amount a fany applicable setirement funds—hat limits the exert on would be limited tify the Property of exemptions are yeare claiming state and are claiming federal of the dollars.	claim as e as exemp statutory li -may be u mption to ed to the a You Claim you claimin d federal no	t. Alternatively, you mit. Some exemple in the dollar and a particular dollar applicable statutor as Exempt 19. Check one only, etc. 11 U.S.C. § 522(b)	specify to unay claim amount. It amount amount amount amount over if your otions. 11	aim the full fair much as those for he However, if you can the value of the tand the value of the value	arket value of the ealth aids, right laim an exemptithe property is constant.	ne property s to receive ion of 100%	way of doing so is to being exempted up to e certain benefits, and of fair market value to exceed that amoun	
		cription of the prope thedule A/B that list	•	Current value of the portion you own Copy the value from Schedule A/B		t of the exemption yo		Specific la	ws that allow exemption	
	Brief description Misc Line from Schedule	Household Goods		\$350.00		\$350.0 0% of fair market val olicable statutory limi	ue, up to any	738	5 ILCS 5/12-1001(b)	-
	Brief description	1:		\$400.00	7			73	5 ILCS 5/12-1001(a)	_
		Clothing				\$400.0 0% of fair market val				
	Line from	4/B· 11				olicable statutory limi				

Schedule A/B:

☐ No

11

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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	btor 1 Germel First Name Midde **Tt 2: Additional Page		Ross Last Name	Case number (if known)	
ra	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemp	· •	Specific laws that allow exemption
	Brief description: Used Electronics Line from Schedule A/B: 07	\$200.00	-	\$200.00 ket value, up to any cory limit	735 ILCS 5/12-1001(b)

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						_		
Fill in	this infor	mation to identify your c	ase:					
Debte	or 1	Germel		Ross				
		First Name	Middle Name	Last N	ame			
Debte								
(Spou	se, if filing)	First Name	Middle Name	Last N	ame			
Unite	d States B	ankruptcy Court for the:	Northern	District of III	inois			
				(S	State)			
(If know	number wn)							
Off	icial	Form 106D						Check if this is an amended filing
Sc	hedu	le D: Credit	ors Who Ha	ve Clai	ms Secure	d by Prop	erty	12/15
more	space is ı		ble. If two married peopl onal Page, fill it out, nun					
1.	Do any c	reditors have claims s	secured by your proper	ty?				
	✓ No. C	Check this box and sub-	mit this form to the court v	with your other	schedules. You have	e nothing else to repo	rt on this form.	
	Yes.	Fill in all of the information	on below.					
Part	1: List	All Secured Claims						
	for each cl	aim. If more than one cre	or has more than one secu ditor has a particular claim, alphabetical order accordin	list the other cr	editors in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in this infor	rmation to identify your case:						
Debtor 1	Germel		Ross				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States I	Bankruptcy Court for the: Northe	ern	District of Illinois (State)				
Case number (If known)			(State)				
Official F	orm 106E/F				Chec	ck if this is an	amended filing
		ore Who	Have Unsecure	d Claims			
			tors with PRIORITY claims and Pa				12/15
Form 106A/B) claims that are the entries in known).	and on Schedule G: Executory e listed in Schedule D: Creditor	Contracts and Un s Who Hold Claim e Continuation Pa	nt could result in a claim. Also list nexpired Leases (Official Form 100 ns Secured by Property. If more sp age to this page. On the top of an	6G). Do not include a pace is needed, copy	ny creditors the Part yo	s with partial u need, fill it	lly secured out, number
	reditors have priority unsecure Go to Part 2.	a ciaims against	you?				
✓ Yes.							
listed, ide As much Continua	entify what type of claim it is. If a c as possible, list the claims in alph tion Page of Part 1. If more than o	laim has both prior abetical order acco one creditor holds a	more than one priority unsecured cla rity and nonpriority amounts, list that rding to the creditor's name. If you hat particular claim, list the other credite for this form in the instruction book	t claim here and show have more than two pors in Part 3.	both priority	and nonprior	ity amounts.
					Total claim	Priority amount	Nonpriority amount
	Department of Healthcare & Family	Service	Last 4 digits of account number		\$808.30	\$808.30	\$0.00
	Creditor's Name uth Clinton Street, Sixth Floor		When was the debt incurred?	n/a			
Number			As of the date you file, the claim	is: Check all that			
Sixth Fl	oor		apply.	TO OHOOK all that			
Chicago	o Illinois (60607	Contingent				
City		Zip Code	Unliquidated				
	curred the debt? Check one. otor 1 only		Disputed				
	otor 2 only		Type of PRIORITY unsecured claim	im:			
	•		✓ Domestic support obligations				
	otor 1 and Debtor 2 only east one of the debtors and anoth	ner	Taxes and certain other debts y government	ou owe the			
Ch	eck if this claim relates to a co	mmunity debt	Claims for death or personal inj	ury while you were			
Is the c	claim subject to offset?		Other. Specify				

Yes

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Debtor 1 Germel Ross Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ATG CREDIT \$292.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2015 1700 W CORTLAND ST STE 2 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60622 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.2 Barton, Marek \$700.00 Last 4 digits of account number Nonpriority Creditor's Name 3217 West 38th, Apt. 2 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60632 Illinois Chicago Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Administrative Judgment -Other. Specify possession, 2016-M1-710970 Is the claim subject to offset? **✓** No City of Chicago - Parking and red Light Tickets \$4,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Department of Revenue - PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Parking Tickets Other. Specify _ Is the claim subject to offset? **✓** No Yes

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Ross Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3227 South Westnedge Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 49008 Michigan City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Notice Only, charge off, Voluntary return - 2008 Chevy Malibu Is the claim subject to offset? **✓** No Yes COMMONWEALTH FINANCIAL \$1,192.00 45N1 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 12/2016 245 Main St Number As of the date you file, the claim is: Check all that apply. Contingent 18519 Pennsylvania Scranton Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes COMMONWEALTH FINANCIAL \$746.00 Last 4 digits of account number 08N1 Nonpriority Creditor's Name 245 Main St When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 18519 Pennsylvania Scranton Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims

✓ No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

V

Other. Specify

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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 Debtor 1 First Name
 Germel First Name
 Ross Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name 245 Main St Number Street	Last 4 digits of account number 11N1 When was the debt incurred? 12/2016 As of the date you file, the claim is: Check all that apply.	\$246.00
	Scranton Pennsylvania 18519 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.8	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 3/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Onl Collection; Collecting for ORIGINAL CREDITOR: SPRINT	\$647.00
4.9	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 01 CITY Other. Specify OF CHICAGO HEIGHTS	\$150.00

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Ross Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 OAC \$77.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 500 When was the debt incurred? 11/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **BARABOO** Wisconsin 53913 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.11 RCVL PER MNG \$101.00 Last 4 digits of account number 5235 Nonpriority Creditor's Name 20816 44TH AVE WEST When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LYNNWOOD Washington 98036 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: 11 AT T **✓** No Yes STELLAR RECOVERY INC 4.12 \$527.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 1119 When was the debt incurred? 3/2017 Number As of the date you file, the claim is: Check all that apply. Contingent North Carolina 28201 Charlotte Unliquidated City Zip Code Who incurred the debt? Check one Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: DISH No **NETWORK**

Yes

Other. Specify _

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Debtor 1 Germel Ross Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.3 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S Dirksen Pkwy of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Springfield

Illinois

State

62723

Zip Code

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Debtor 1 Germel Ross Case number (if known)

FIRST NA	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	j purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$808.30	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$808.30	
			T . 1. 1. 1. 1	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$8,878.00	
	6i Total Add lines 6f through 6i	6i	\$8,878.00	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Germel		Ross		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		

Official	Form	106G
----------	------	------

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for		
2.1	Main Street Real	Estate Services LTD		Residential Lease,		
	Name			Other,		
	7705 S Cottage	Grove Ave		Residential Lease		
	Number	Street	_			
	Chicago	Illinois	60619			
	City	State	Zip Code			

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		DC	cument rage	C 31 01 72
Fill in this info	ormation to identify your	case:		
Debtor 1	Germel First Name	Middle Name	Ross Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the		District of Illinois	
Case number			(State)	
Official	Form 106H			Check if this is an amended filing
Schedu	le H: Your Co	debtors		12/15
		you are filing a joint case, do	not list either spouse as a	a codebtor.)
Idaho, Lo	ouisiana, Nevada, New M . Go to line 3.	nu lived in a community pro lexico, Puerto Rico, Texas, W mer spouse, or legal equiva	ashington, and Wisconsir	
		nity state or territory did you	u live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	ode
	•	-	•	if your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this informa	ation to identify:	VOIL COSO.						
	allon to identify	your case.						
	mel t Name	Middle Name	Ross Last N	lomo		_		
Debtor 2	t Name	Middle Name	Lastin	iame		Che	eck if this is:	
(Spouse, if filing) Firs	t Name	Middle Name	Last N	lame		- I D	An amended filing	
United States Bank	runtey Court for	Northern	District of III	inois			A supplement showing pos	st-petition chapter 1
the:	auptoy Court for	NOTUICITI		State)		- -	expenses as of the following	ng date:
Case number			`			_	MA (DD ()000(
(If known)							MM / DD / YYYY	
Official Fo	rm 106I							
Schedule I	: Your In	come						12/1
information about	t your spouse. It pace is needed). Answer every	•	d your spou	se is n	ot filing	with you, do	not include information	n about your
1. Fill in your emp	oloyment		Debtor 1	l			Debtor 2	
information.		<u> </u>						
If you have mor	•			Employed			Employed	
attach a separate information abo			☐ Not Er	mploye	a		Not Employed	
employers.		Occupation					_	
Include part time		Employer's name	Intermodal Bridge Transport, Inc. 5430 W. 70th Place			rt, Inc.		
self-employed w	ork.	Employer's address						
Occupation may or homemaker,	include student if it applies.			Number Street			Number Street	
			Chicago		Illinois	60638		
			City		State	Zip Code	City Sta	ate Zip Code
		How long employed there?						
Part 2: Give Do	etails About M	Ionthly Income						
		he date you file this form	n If you have	nothin	n to reno	ort for any line v	write \$0 in the space. Inclu	de vour non-filing
spouse unless you	are separated.	-	•				·	
more space, attac		e more than one employer, et to this form.	combine the	inform			For Debtor 2 or	below. If you need
					For I	Debtor 1	non-filing spouse	
-		ry, and commissions (before calculate what the monthly v		2.		\$2,000.00		
3. Estimate and	l list monthly over	time pay.		3.		+ \$0.00		
4. Calculate gro	oss income. Add li	ne 2 + line 3.		4.		\$2,000.00		

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Debt	tor 1Germel First Name Middle Name	Ross Last Name	Case numbe	r <i>(if</i>	
	First Name Mildule Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	→ 4.	\$2,000.00		
5. Lis	st all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b	o. Mandatory contributions for retirement plans	5b.	\$0.00		
50	. Voluntary contributions for retirement plans	5c.	\$0.00		
50	d. Required repayments of retirement fund loans	5d.	\$0.00		
5e	e. Insurance	5e.	\$0.00		
5f	. Domestic support obligations	5f.	\$0.00		
50	g. Union dues	5g.	\$0.00		
5h	n. Other deductions. Specify:	5h. +	\$0.00 +	. <u> </u>	
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5d	5f + 5g 6.	\$0.00		
7. Ca	Iculate total monthly take-home pay. Subtract line 6 from lin	e 4. 7.	\$2,000.00		
8. Lis	st all other income regularly received:				
8a	a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and		Φ0.00		
01	the total monthly net income.	8a.	\$0.00		
	o. Interest and dividends	8b.	\$0.00		
80	c. Family support payments that you, a non-filing spouse, or dependent regularly receive				
	Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	, 8c.	\$0.00		
80	d. Unemployment compensation	8d.	\$0.00		
86	e. Social Security	8e.	\$0.00		
8f	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	s			
_		8f.	\$0.00		
	p. Pension or retirement income	8g.	\$0.00		
	n. Other monthly income. Specify: Tax Refund Prorated	8h. +	\$250.00 +	·	
9. Ad	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$250.00		
	alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$2,250.00	=	\$2,250.00
In frie Do	tate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of you ends or relatives. In not include any amounts already included in lines 2-10 or amonecity:	r household, your o	lependents, your roomr		+\$0.00
	dd the amount in the last column of line 10 to the amount				¢2.250.00
	rite that amount on the Summary of Schedules and Statistical St	•		ata, if it applies	\$2,250.00 Combined monthly income
13. D	o you expect an increase or decrease within the year after	you file this form?	•		
L	No.				
Į.	Yes. Explain:				
	Client picked up a job recently as a forklift driver for Staffmark - contractor, 1099, business packet. Client stopped working the				as an independent

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		Docu	$\frac{1}{2}$	<u>′</u>		
Fill in this infor	mation to identify	your case:				
Debtor 1	Germel		Ross			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
				A supplement s	howing post-n	etition chapter 13
United States E	Bankruptcy Court fo	or the: Northern [District of Illinois (State)	expenses as of		•
Case number				MM / DD / YYY		
Official	Form 106	 3.1		, 25 / 111	'	
-	e J: Your E					12/15
information. If (if known). Ans Part 1: Des 1. Is this a join	more space is nea wer every question cribe Your Hous int case?					
	o to line 2					
Yes. D	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2 m	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	or 2.		
2. Do you hav	e dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child Child	Dependent's age 2 years	Does depe with you? No. Yes. No.	ndent live
					✓ Yes.	
		✓ No Yes				
Part 2: Esti	mate Your Ong	oing Monthly Expenses				
	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup				
	•	non-cash government assistance in ided it on Schedule I: Your Income	-		,	Your expenses
	I or home ownerslor the ground or lot	hip expenses for your residence. In . 4.	clude first mortgage payments and		4.	\$650.00
	luded in line 4:					
	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's,	or renter's insurance			4b.	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Germel First Name
 Ross Last Name
 Case number (if known)

First Name	Middle Name	Last Name		
			Y	our expenses
5. Additional mortgage payments	for your residence, such as	s home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$250.00
6b. Water, sewer, garbage collect	ion		6b.	\$0.00
6c. Telephone, cell phone, Intern	et, satellite, and cable service	es .	6c.	\$215.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplied	es		7.	\$300.00
8. Childcare and children's educa	ition costs		8.	\$100.00
9. Clothing, laundry, and dry clear	ning		9.	\$100.00
10. Personal care products and se	ervices		10.	\$100.00
11. Medical and dental expenses			11.	\$75.00
12. Transportation. Include gas, m Do not include car payments	aintenance, bus or train fare.		12.	\$250.00
13. Entertainment, clubs, recreat	ion, newspapers, magazine	es, and books	13.	\$0.00
14. Charitable contributions and i	religious donations		14.	\$0.00
15. Insurance. Do not include insurance deducte	ed from your pay or included	in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes ded	lucted from your pay or inclu-	ded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments	S:		10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
		at you did not report as deducted from		\$0.00
your pay on line 5, Schedule I	•	•	18.	
19.Other payments you make to s	support others who do not l	live with you.		
Specify:		of their forms on on Cabadula I. Vous Income	19.	\$0.00
20. Other real property expenses r 20a. Mortgages on other property		of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	j		20a 20b	
20c. Property, homeowner's, or r	renter's insurance		•	\$0.00
20d. Maintenance, repair, and up			20c	\$0.00
20e. Homeowner's association o			20d	\$0.00
206. HOMEOWIELS ASSOCIATION O	t condominant dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Germel			Ross	Case number (if known)		
	First Name	Э	Middle Name	Last Name			
21. Othe	r. Specify	:				21	\$0.00
22. Calc	ulate you	ır monthly expenses	5.				\$2,040.00
22a. /	Add lines	4 through 21.					\$0.00
22b.	Copy line	22 (monthly expense	es for Debtor 2), if any,	from Official Form 106J-2	2		\$2,040.00
22c. /	Add line 2	2a and 22b. The resu	ılt is your monthly exp	enses.		22.	
23.Calcu	ılate you	r monthly net incom	ie.				
23a. (Copy line	12 (your combined m	nonthly income) from	Schedule I.		23a	\$2,250.00
23b.	Сору уоч	r monthly expenses f	rom line 22 above.			23b	\$2,040.00
			s from your monthly in	ncome.			\$210.00
	The resul	t is your monthly net	income.			23c	
mort	gage pay No Yes			oan within the year or do y nodification to the terms o			

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Fill in this information to identify your case:							
Debtor 1	Germel		Ross				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Gidio)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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Statement of Financial Affairs for Individuals Filing for Bankruptcy 3e as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and cast number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Dates Debtor 1 lived there Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Chicago Illinois 60632 City State Zip Code		rmation to identify you	• • • • • • • • • • • • • • • • • •				
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Inited States Bankruptcy Court for the: Northern District of Illinois (State) Check if amended States Bankruptcy Check if amended States Bankruptcy	ebtor 2	First Name	Middle N	name Last Nam	e		
Chicago Illinois 60632 Chicago Illinois From To Number Street From Individuals Individuals Filing for Bankruptcy State Zip Code Illinois From Individuals Filing for Bankruptcy Chicago Illinois From Individuals Filing for Bankruptcy Chicago Illinois From Individuals Filing for Bankruptcy Chicago Illinois From Individuals From Individuals From Individuals From Individuals From Individuals From Individuals I	pouse, if filing)	First Name	Middle N	lame Last Nam	e		
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and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	No Yes Del 32² Nui Chi City Nui City	btor 1: 17 W. 38th St., Apt. 2 mber Street icago Illinois y State mber Street	60632 Zip Code	3 years. Do not include v Dates Debtor 1 lived there From 12/2014 To 07/2016 From To To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor From To Same as Debtor From To Community property state

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Ross

Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$12000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$19856.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$20000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Ross Debtor 1 Germel __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Germel			Ro	SS	Case number	(if known)
	First Name		Middle Name	La:	st Name		
Insid corp age	ders include your porations of whic	relatives; a h you are a for a busir	any general partners an officer, director, p ness you operate as	s; relatives of any person in control	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on No	debts gua	aranteed or cosigne t benefited an ins	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						medad decine e mane
	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Ross

Debtor 1 Germel Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Possession, administrative Cook County Circuit Court Pending Barton v. Ross judgment Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M1-710970 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Germel	Ross	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Germel	Ross	Case number (if known)		
	First Name Middle Name	e Last Name			
. Wit	hin 2 years before you filed for bankrupto	cy, did you give any gifts or contributi	ons with a total value of	more than \$600	to any charity?
	No				
✓	No				
	Yes. Fill in the details for each gift or con	ntribution.			
	Gifts or contributions to charities	Describe what you contrib	uted	Date you	Value
	that total more than \$600	Describe what you contrib	uteu	contributed	Value
	that total more than \$600			Continuated	
	Charity's Name				
	Number Street				
	Number Succe				
	City State Zip Cod	le le			
	Oity State Zip Ood				
c.	List Certain Losses				
. 0.	2.01 0 0. ta 200000				
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance co	rance has paid. List	Date of your loss	Value of property lost
		pending insurance claims on	line 33 of <i>Schedule</i>		
		A/B: Property.			
rt 7:	List Certain Payments or Transfers				
abo	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ba	nkruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa No	nkruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa	nkruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a ba ude any attorneys, bankruptcy petition prepa No	nkruptcy petition?	ervices required in your banl	Cruptcy. Date payment or transfer	Amount of payment
abo	out seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	nkruptcy petition? arers, or credit counseling agencies for se Description and value of ar	ervices required in your banl	Date payment or transfer was made	Amount of payment
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abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	nkruptcy petition? arers, or credit counseling agencies for se Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	nkruptcy petition? arers, or credit counseling agencies for se Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
abo	No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod	nkruptcy petition? arers, or credit counseling agencies for se Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod	nkruptcy petition? arers, or credit counseling agencies for se Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
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abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Was Paid Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Was Paid Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of ar transferred Attorney's Fee - 350.00	ervices required in your banl	Date payment or transfer was made	Amount of payment

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Debt		Germel		Ross	Case number <i>(if known,</i>	·	
		First Name	Middle Name	Last Name			
	help	hin 1 year before you filed by you deal with your credit not include any payment or	tors or to make payme		half pay or transfer	any property to a	anyone who promised
		No Yes. Fill in the details.					
				Description and value of any protransferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incl	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a secur			
				Description and value of propert transferred		y property or ceived or debts p	Date paid transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a self-	settled trust or sim	ilar device of whi	ich you are a
		Yes. Fill in the details.		Description and value of the pr	onarty transferred		Date
				2000.paton and value of the pr	eporty transferred		transfer was
		Name of trust					

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Ross Debtor 1 Germel Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Ross Debtor 1 Germel _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Germel			Re	oss	Cas	e number <i>(ii</i>	f known)		
		First Name		Middle Name	La	st Name					_
26.		e you been a part	y in any judic	cial or administ	rative proce	eding under	any environmer	ital law? In	ıclude settlei	ments and ord	lers.
		No Yes. Fill in the def	tails.								
					Court or ag	jency		Nature (of the case		Status of the
		Case title									case
					Court Name	;					Pending
		Case number			NumberStre	et					On appeal
					City	State	Zip Code				Concluded
Part	11:	Give Details Al	bout Your E	Business or Co	onnections	s to Any Bu	siness				
27	Witl	nin 4 years before				-		following c	onnections t	o any husines	e?
21.	WILI	-					-	_		o any busines	5:
				inployed in a tra pility company (l	-		r activity, either f artnership (LLP)	ull-urne or p	oart-ume		
		A partner in				5 aa.s	u .o. op ()				
		An officer, di	rector, or ma	naging executiv	e of a corp	oration					
		An owner of	at least 5% c	of the voting or e	equity secur	ities of a corp	ooration				
	✓	No. None of the a	above applie	s. Go to Part 12							
		Yes. Check all that	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
					Desc	ribe the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
					Name	of account	ant or bookkeep	er		mood oxidiou	
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Door	ribo the noti	ıre of the busine		Employer	Idontification	number Do not
					Desc	nbe the natu	ire of the busine	35			number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Deb	tor 1 G	ermel			Ross	Case number (if known)
	Fir	rst Name		Middle Name	Last Name	
28.	credit	n 2 years before y tors, or other par No ⁄es. Fill in the deta	ties.	oankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issueu	
	Ī	Name			MM/DD/YYYY	
	ī	Number Street			-	
	Ī	City	State	Zip Code	_	
Part	12: 5	Sign Below				
t	rue an	id correct. I unde ruptcy case can i	rstand that r result in fine	naking a false sta	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ (Germel Ross re of Debtor 1			Signature of Debtor 2
		Signatu	ile of Debtor			Date
		Date 9	/11/2017			Date
	Did you	ı attach additiona	al pages to Y	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
]	✓ No Yes					
	Did you	ı pay or agree to	pay someon	e who is not an att	orney to help you fill out b	ankruptcy forms?
Г	√ No					
Ė	Yes	s. Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

	Northern Distric	t of Illinois	
Germel Ross		Case No.	
Debtor			(If known)
		Chapter	Chapter 13
DISCLOSURE O	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
compensation paid to me within o	ne year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services
For legal services, I have agreed to	accept		\$3,200.00
Prior to the filing of this statemen	I have received		\$350.00
Balance Due			\$2,850.00
The source of the compensation p	aid to me was:		
✓ Debtor	Other (specify)		
The source of the compensation p	aid to me is:		
✓ Debtor	Other (specify)		
I have not agreed to share the members and associates of m	above-disclosed compensation y law firm.	with any other person unless the	y are
members or associates of my	law firm. A copy of the agreeme		
In return for the above-disclosed f	ee, I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:
 a. Analysis of the debtor's fir bankruptcy; 	ancial situation, and rendering a	advice to the debtor in determining	g whether to file a petition in
b. Preparation and filing of a	ny petition, schedules, statemen	ts of affairs and plan which may b	e required;
c. Representation of the debt	or at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
d. Representation of the debt	or in adversary proceedings and	d other contested bankruptcy matt	ers;
By agreement with the debtor(s), t	ne above-disclosed fee does no	t include the following services:	
	CERTIFICA	ATION	
		t or arrangement for payment to m	ne for representation of the
9/11/2017		/s/ Pellumb Hoxha	
Date		Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	
	Debtor DISCLOSURE OF Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within o rendered or to be rendered on beh For legal services, I have agreed to Prior to the filing of this statement Balance Due The source of the compensation purpose Debtor The source of the compensation purpose Debtor	DISCLOSURE OF COMPENSATION Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify compensation paid to me within one year before the filling of the prendered or to be rendered on behalf of the debtor(s) in contemplation for the filling of this statement I have received Balance Due The source of the compensation paid to me was: Debtor Debtor Other (specify) The source of the compensation paid to me is: Debtor Other (specify) Thave not agreed to share the above-disclosed compensation with members and associates of my law firm. A copy of the agreement the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal a. Analysis of the debtor's financial situation, and rendering a bankruptcy; b. Preparation and filling of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. Representation of the debtor in adversary proceedings and the debtor in the debtor of any agreement with the debtor of the above-disclosed fee does not certify that the foregoing is a complete statement of any agreement or this bankruptcy proceedings. 9/11/2017	Disclosure of Compensation of the above-disclosed compensation with a other person unless the members and associates of my law firm. I have agreed to share the above-disclosed compensation with a list of the name the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to renderel sharing in the debtor's financial situation, and rendering advice to the debtor in adversary proceedings and other contested bankruptcy. Debtor Other (specify) The source of the compensation paid to me was: Debtor Other (specify) The source of the compensation paid to me is: Debtor Other (specify) The source of the compensation paid to me is: Debtor Other (specify) Thave not agreed to share the above-disclosed compensation with any other person unless the members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who a members or associates of my law firm. A copy of the agreement, together with a list of the name the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bank a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any a d. Representation of the debtor in adversary proceedings and other contested bankruptcy matt. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Certify that the foregoing is a complete statement of any agreement or arrangement for payment to nor(s) in this bankruptcy proceedings. Signature of Attomey Signature of Attomey

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$408.52
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,850.00; and \$98.52 for expenses, leaving a balance due of \$3,258.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/11/2017	<u>-</u>	
Signed:			
/s/ Germ	nel Ross	_	
		_	/s/ Pellumb Hoxha
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Ross, Germel	Case No		
Debtor(s)				
		Chapter.	Chapter13	
	VERIFICA	ATION OF CREDITOR MAT	RIX	
T knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is tr	ue and correct to the best of their	
Date:	9/11/2017	/s/ Ross, Germe	1	
		Ross, Germel <i>Signature of Deb</i>	ptor	

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COMMONWEALTH FINANCIAL 245 Main St Scranton, PA, 18519

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

STELLAR RECOVERY INC PO Box 1119 Charlotte, NC, 28201

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

MCSI INC PO BOX 327 PALOS HEIGHTS, IL, 60463

RCVL PER MNG 20816 44TH AVE WEST LYNNWOOD, WA, 98036

OAC PO BOX 500 BARABOO, WI, 53913

CNAC 3227 S Westnedge Ave Kalamazoo, MI, 49008

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723 Barton, Marek 3217 West 38th, Apt. 2 Chicago, IL, 60632

Illinois Department of Healthcare & Family Service 100 S. Grand Ave E Springfield, IL, 62762

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$408.52
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,850.00; and \$98.52 for expenses, leaving a balance due of \$3,258.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9/11/2017	-	K-
Signed:		
/s/ Germel Ross		
*		/s/ Pellumb Hoxha
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debt	or 1 Germel First Name	Middle Name	Ross Last Name	Case number (if known)	
16.	Calculate the median famil	y	ou. Follow these steps:		
	16a. Fill in the state in which		Illinois		
	16b. Fill in the number of peo		1		
	16c. Fill in the median family		re of		\$50,765.00
	household	•	To find	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines compare?	•		,	
				orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b)(3,		Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Com	mitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average mo	onthly income from line 11.			\$2,459.33
19.	_			not filling with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment	does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a from	line 18.			\$2,459.33
20.	Calculate your current mor	thly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$2,459.33
	Multiply by 12 (the num	ber of months in a year).			x 12
	20b. The result is your curren	t monthly income for the yea	r for this part of the forr	n.	\$29,511.96
	20c. Copy the median family	income for your state and siz	ze of household from lin	e 16c.	\$50,765.00
21.	How do the lines compare?				
	Line 20b is less than line commitment period is 3 y		ed by the court, on the	op of page 1 of this form, check box 3, The	
		equal to line 20c. Unless oth od is 5 years. Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Part •	Sign Below				
	By signing here I dedere	under penalty of perius, that	the information on this	statement and in any attachments is true and correct.	
	by signing nere, i declare	arruer perrany or perjory trial	A	statement and in any attachments is tide and conect.	
	/s/ Germel Ross	1211/	<u>/</u> / x_		
	Signature of Debtor 1	3 /	× s	gnature of Debtor 2	
	Date 9/11/2017 MM/DD/YYYY		D	MM/DD/YYYY	
	•	OT fill out or file Form 122C- It Form 122C-2 and file it wit		of that form, copy your current monthly income from lin	e 14

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Ross, Germel Debtor(s)	Case No	
	Debion(s)	Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MA	TRIX
TI knowledge	he above named Debtors hereby verifye.	y that the attached list of creditors is t	true and correct to the best of their
Date:	9/11/2017	/s/ Ross, Germ	el LIM
		Ross, Germel	shtar

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Debtor 1 G	ermel		Ross	Case number (if known)
Fi	irst Name	Middle Name	Last Name	
credi	itors, or ot Vo	before you filed for bankruptcy, did you her parties. he details below.	ı give a financial stat	ement to anyone about your business? Include all financial institutions,
			Date issued	
			Date issued	
	Name		MM/DD/YYYY	
	Number	Street		
	City	State Zip Code		
	Oity	. Zip Gode		
Part 12: \$	Sign Belo	W .		
				operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor 1		Signature of Debtor 2
		Date 9/11/2017		Date
Did you	ı attach ad	dditional pages to Your Statement of Fi	inancial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
✓ No Yes				
Did you	ı pay or ag	ree to pay someone who is not an atto	rney to help you fill o	ut bankruptcy forms?
√ No				
Yes	s. Name of	person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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	rmation to identify your cas	e:		·
Debtor 1	Germel		Ross	
	First Name	Middle Name	Last Name	
Debtor 2	F	······		
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Vorthern	District of Illinois	
Case number			(State)	
Official	Form 106Dec			Check if this is ar amended filing
Declara	tion About an Ir	ıdividual Debt	or's Schedules	12/15
ou must file	this form whenever you file	bankruptcy schedules	sible for supplying correct information. or amended schedules. Making a false state e can result in fines up to \$250,000, or impr	
ou must file	this form whenever you file berty by fraud in connection 1341, 1519, and 3571.	bankruptcy schedules	or amended schedules. Making a false state	
ou must file noney or prop J.S.C. §§ 152 Part 1: Sig	this form whenever you file perty by fraud in connection 1341, 1519, and 3571. n Below	bankruptcy schedules on with a bankruptcy cas	or amended schedules. Making a false state	
ou must file noney or prop J.S.C. §§ 152 Part 1: Sig	this form whenever you file perty by fraud in connection 1341, 1519, and 3571. n Below	bankruptcy schedules on with a bankruptcy cas	or amended schedules. Making a false state e can result in fines up to \$250,000, or impr	
ou must file noney or prop J.S.C. §§ 152, Part 1: Sig Did you	this form whenever you file perty by fraud in connection 1341, 1519, and 3571. n Below	bankruptcy schedules on with a bankruptcy cas	or amended schedules. Making a false state e can result in fines up to \$250,000, or impr	isonment for up to 20 years, or both. 18
ou must file noney or prop J.S.C. §§ 152, Part 1: Sig Did you	this form whenever you file berty by fraud in connection 1341, 1519, and 3571. n Below pay or agree to pay someor	bankruptcy schedules on with a bankruptcy cas	or amended schedules. Making a false state e can result in fines up to \$250,000, or impressey to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N	isonment for up to 20 years, or both. 18
ou must file noney or prop J.S.C. §§ 152, Part 1: Sig Did you	this form whenever you file berty by fraud in connection 1341, 1519, and 3571. n Below pay or agree to pay someor	bankruptcy schedules on with a bankruptcy cas	or amended schedules. Making a false state e can result in fines up to \$250,000, or impressey to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N	isonment for up to 20 years, or both. 18

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Germel Ross
Signature of Debtor 1

Date 9/11/2017

MM/DD/YYYY

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Debtor 1 Germel First Name		loss	Case number (if known)			
	Middle Name La restions for Reporting Purposes	ast Name				
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily to money for a business or in No. Go to line 16c. Yes. Go to line 17.	debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as by an individual primarily for a personal, family, or household purpose." to to line 16b. To to line 17. debts primarily business debts? Business debts are debts that you incurred to obtain a business or investment or through the operation of the business or investment. To to line 16c.				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chap Yes. I am filing under Chapter expenses are paid that fur No. Yes.	7. Do you estimate that af	ter any exempt property stribute to unsecured cra	is excluded and administrative editors?		
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	Bears.	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and	pter 7, I am aware that I understand the relief av	I may proceed, if eligib vailable under each cha	ele, under Chapter 7, 11,12, or 13 apter, and I choose to proceed		
	out this document, I have obtained	ed and read the notice r	required by 11 U.S.C.	§ 342(b).		
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Germel Ross Signature of Debtor 1	WKZ_	Signature of Debtor	. 2		
	Executed on 9/11/2017 MM / DD /		Executed on	MM / DD / YYYY		
	DANGAL DANGAL BARANCA MARANCA ARRANGA DANGA DANGA MENGHANGAN ARRANGA BARANCA BARANCA BARANCA BARANCA BARANCA B	PERMITTE ENGLANDED BOOK AND	ARANA MARANA			